

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Steven Jones,

Debtor.



Order Filed on April 12, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-11927 MBK

Adv. No.:

Hearing Date: 3/8/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 12, 2023


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFrist Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 1053 Robin Court Green Brook, NJ 08812, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through March 2023 with \$17.30 in suspense as well as Agreed order payments of \$472.54 for December 2022 through January 2023 for a total post-petition default of \$3,890.48(5 @ \$592.54; 2 @ \$472.54 less suspense of \$17.30); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$3,300.00 directly to Secured Creditor no later than March 31, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$590.48 will be added to the amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2023, directly to Secured Creditor MidFirst Bank (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.